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WARRANTY DEED

JAMES W. McNEER and wife, CAROLYN McNEER
Grantors

To

BILLY J. GARNER and wife, LYNDIA E. GARNER
Grantees

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good, legal, sufficient, and valuable considerations, the receipt of all of which is hereby acknowledged, JAMES W. McNEER and wife, CAROLYN McNEER, the undersigned Grantors, do hereby sell, convey, and warrant unto the above Grantees, BILLY J. GARNER and wife, LYNDIA E. GARNER, as joint tenants with full rights of survivorship and not as tenants in common, the following described land and property situated in the County of DeSoto, State of Mississippi, being more particularly described as follows, to-wit:

Lot 36, Section D, Church Road Estates Subdivision, situated in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as shown on plat recorded in Plat Book 23, Pages 50 and 51, in the office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is made subject to all applicable building restrictions, restrictive covenants and easements of record.

The Grantees herein by acceptance of this conveyance assume and agree to pay a pro-rata share of all ad valorem taxes for the year 1989.

WITNESS the signatures of the Grantors this the 31st day of July, 1989.

James W. McNeer
JAMES W. McNEER
Carolyn McNeer
CAROLYN McNEER

STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named JAMES W. McNEER and CAROLYN McNEER, who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned.

GIVEN UNDER MY HAND and seal of office this the 31st day of July, 1989.

Martha C. Huggins
Notary Public

My Commission expires:
10/1/1991

Grantors' Address: Rt. 2, Box 249, Holcomb, MS 38940
Wk. No. 601-226-8223 Hm. No. 601-226-3060

Grantees' Address: 1650 Yorkhaven Drive, Horn Lake, MS 38637
Wk. No. 393-4744 Hm. No. 684-4478